

Title (en)

CREDIT VIRTUAL MONEY GENERATION DEVICE AND CREDIT VIRTUAL MONEY MANAGEMENT DEVICE

Title (de)

VORRICHTUNG ZUR ERZEUGUNG VON VIRTUELLEM GUTHABENGELD UND VORRICHTUNG ZUR VERWALTUNG VON VIRTUELLEM GUTHABENGELD

Title (fr)

DISPOSITIF DE GÉNÉRATION D'ARGENT VIRTUEL DE CRÉDIT ET DISPOSITIF DE GESTION D'ARGENT VIRTUEL DE CRÉDIT

Publication

**EP 3518164 A1 20190731 (EN)**

Application

**EP 17814289 A 20171220**

Priority

- KR 20170161354 A 20171129
- KR 2017015097 W 20171220

Abstract (en)

Provided is a virtual currency generation apparatus including a blockchain generator configured to generate a blockchain including a virtual currency that is generated based on a credit limit of a consumer and to update the blockchain based on payment details; an account manager configured to manage multi-signatures of a plurality of accounts sharing the blockchain; and a transaction generator configured to store a transaction condition corresponding to each of the plurality of accounts and to proceed with a payment using the virtual currency based on the transaction condition.

IPC 8 full level

**G06Q 20/06** (2012.01); **G06Q 20/36** (2012.01)

CPC (source: EP KR US)

**G06Q 20/065** (2013.01 - EP KR US); **G06Q 20/0658** (2013.01 - US); **G06Q 20/2295** (2020.05 - EP); **G06Q 20/36** (2013.01 - EP US);  
**G06Q 20/3674** (2013.01 - KR); **G06Q 20/3678** (2013.01 - EP US); **G06Q 20/3825** (2013.01 - EP KR US); **G06Q 20/3827** (2013.01 - KR);  
**G06Q 20/3829** (2013.01 - EP KR US); **G06Q 20/389** (2013.01 - US); **G06Q 20/405** (2013.01 - EP); **G06Q 2220/00** (2013.01 - US);  
**H04L 9/50** (2022.05 - EP)

Cited by

CN110457956A; WO2024063739A1

Designated contracting state (EPC)

AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL NO PL PT RO RS SE SI SK SM TR

Designated extension state (EPC)

BA ME

DOCDB simple family (publication)

**EP 3518164 A1 20190731; EP 3518164 A4 20190731;** CN 110326012 A 20191011; JP 2020505657 A 20200220; JP 6796641 B2 20201209;  
KR 102005158 B1 20190729; KR 20190062800 A 20190607; US 2019311336 A1 20191010; WO 2019107654 A1 20190606

DOCDB simple family (application)

**EP 17814289 A 20171220;** CN 201780004521 A 20171220; JP 2018517218 A 20171220; KR 2017015097 W 20171220;  
KR 20170161354 A 20171129; US 201715741007 A 20171220